

## CLAIMS

What is claimed is:

1           1.       A computer-based method for completing a form presented to a user in a  
2 computer application program, the form requesting information about the user, the method  
3 comprising the steps of:

4           (a) identifying a form presented to a user in a computer application program, the form  
5 requesting information about the user;

6           (b) receiving a magnetic stripe card comprising card information;

7           (c) generating a unique identifier based on the card information;

8           (d) associating the unique identifier with the user;

9           (e) obtaining user information based on the identifier;

10          (f) matching elements of user information with elements of information about the user  
11 requested in the form; and

12          (g) completing the form request for information with the matching elements of user  
13 information.

1           2.       The method of claim 1, wherein the steps are performed in response to a single  
2 user action, the single user action comprising directing a magnetic stripe card through a magnetic  
3 stripe reader.

1           3.       The method of claim 1, wherein the form is identified by parsing the HTML code  
2 of a web page.

1           4.       The method of claim 1, wherein the magnetic stripe card is received by a reader  
2 comprising a magnetic stripe card reader and an RFID token reader.

1           5.       The method of claim 1 wherein the unique identifier is generated by providing the  
2 card information as input to a one-way function.

1           6.       The method of claim 5 wherein the unique identifier is generated by combining  
2 elements of card information, and providing the combined card information as input to a one-  
3 way function.

1           7.       The method of claim 1 wherein the user information is at least a portion of a user  
2 profile obtained from a server accessible via the internet.

1           8.       The method of claim 1 wherein the user information is obtained from a local  
2 database.

1           9.       The method of claim 1 wherein elements of user information are matched with  
2 elements of information about the user requested in the form by using a field mapping script.

1           10.      The method of claim 1 wherein step (g) comprises completing the request for  
2 information with at least one element of card information and with matching elements of user  
3 information.

1           11.      The method of claim 1 wherein elements of user information are matched with  
2 elements of information about the user requested in the form by matching form field names with  
3 elements of user information.

1           12.      The method of claim 1 wherein:  
2 step (a) further comprises identifying a form in a web page downloaded from a merchant  
3 web server presented to a user in a web browser;

4           step (b) further comprises associating by an information server separate from the  
5 merchant web server the unique identifier with the user;

6           step (d) further comprises obtaining by the merchant web server directly from the  
7 information server user information based on the identifier; and

8           step (g) further comprises completing by the merchant web server the form request by  
9 matching elements of user information with the requested information.

1           13.      A computer-based method for completing a form presented to a user in a  
2 computer application program, the form requesting information about the user, the method  
3 comprising the steps of:

4           (a) identifying a form presented to a user in a computer application program, the form  
5 requesting information about the user;

6           (b) receiving a magnetic stripe card comprising a unique identifier;

7           (c) associating the unique identifier with the user;

- (d) obtaining user information based on the identifier;
- (e) matching elements of user information with elements of information about the user requested in the form; and
- (f) completing the form request for information with the matching elements of user information.

14. A computer-based method for completing a form presented to a user in a computer application program, the form requesting information about the user, the method comprising the steps of:

- (a) identifying a form presented to a user in a computer application program, the form requesting information about the user;
- (b) receiving an RFID tag comprising a unique identifier;
- (c) associating the identifier with the user;
- (d) obtaining user information based on the identifier;
- (e) matching elements of user information with elements of information about the user requested in the form; and
- (f) completing the form request for information with the matching elements of user information.

15. The method of claim 14 wherein the steps are performed in response to a single user action, the single user action comprising providing a RFID token to a reader.

16. The method of claim 14 wherein the form is identified by parsing the HTML code of a web page.

17. The method of claim 14 wherein the magnetic stripe card is received by a reader comprising a magnetic stripe card reader and an RFID token reader.

18. The method of claim 14 wherein the user information is at least a portion of a user profile obtained from a server accessible via the internet.

19. The method of claim 14 wherein the user information is obtained from a local database.

1           20.     The method of claim 14 wherein elements of user information are matched with  
2 elements of information about the user requested in the form by using a field mapping script.

1           21.     The method of claim 14 wherein elements of user information are matched with  
2 elements of information about the user requested in the form by matching form field names with  
3 elements of user information.

1           22.     The method of claim 14 wherein:  
2           step (a) further comprises identifying a form in a web page downloaded from a merchant  
3 web server presented to a user in a web browser;  
4           step (c) further comprises associating by an information server separate from the  
5 merchant web server the unique identifier with the user;  
6           step (d) further comprises obtaining by the merchant web server directly from the  
7 information server user information based on the identifier; and  
8           step (e) further comprises matching by the merchant web server elements of user  
9 information with elements of information about the user requested in the form  
10          step (f) further comprises completing by the merchant web server the form request for  
11 information without user completion of the form.

1           23.     A system for completing a form presented to a user in a computer application  
2 program, the form requesting information about the user, the system comprising:  
3           a display for displaying a form presented to a user of a computer application program, the  
4 form requesting information about the user;  
5           a token reader for receiving a token presented by the customer, the token comprising at  
6 least one token of a magnetic stripe card and an RFID tag;  
7           a dispatch module for associating the identifier with the user, obtaining user information  
8 based on the identifier, matching elements of user information with elements of information  
9 about the user requested in the form, and completing the form request for information with the  
10 matching elements of user information.